

## California and the West



BOB CAREY / Los Angeles Times

Ronald Reagan Presidential Library will open in November, but historians say it probably won't be an especially valuable research center until at least the late '90s.

By KENNETH R. WEISS  
TIMES STAFF WRITER

When the Ronald Reagan Presidential Library opens near Simi Valley in November, not one sheet of its 54 million pages of White House documents will be available for public scrutiny.

By law, archivists have until 1994 before they must consider requests to see any of the library's storehouse of presidential records—the largest collection of White House documents ever assembled.

In addition, Reagan has placed a 12-year legal restriction on several categories of White House records, including those detailing confidential advice he received during his presidency. Documents about foreign affairs or national security, including undisclosed details about the Iran-Contra affair, may remain shielded from public view for a generation or more under an executive order signed by Reagan when he was in office.

Restrictions are not new to presidential records. Shortly before the opening of the Richard Nixon Library and Birthplace in Yorba Linda last July, the library's director created a stir by suggesting that researchers and scholars would be screened on the basis of the content and slant of their work. He later backed down.

## Nothing to Read at Reagan Library

No White House Documents Will Be Available to the Public When It Opens in November

Reagan's presidential papers, however, are the first to be made public property under a 1978 law that evolved out of a bitter clash between Nixon and Congress over control of his White House records. The rules allow so many restrictions on the release of documents that some historians criticize the law as more concerned about presidential privacy than public interest.

"The hope is that it [the papers] will take so long to come out, that nobody would care anymore," said Warren I. Cohen, a history professor at Michigan State University and a leading critic of restrictions on official records. "The really important papers are not going to

be available for quite a long time."

While Reagan's papers will be restricted in the initial years, library visitors will have access to exhibits in a museum being installed in the building at the direction of Reagan and a close circle of friends and advisers.

"The exhibit will be a visual biography of President Reagan's life," said Bill Garber, Reagan's spokesman. "It will include all of the important events of his life and presidency."

But historians often dismiss presidential museums as a glorification of their namesakes with little research value. They suggest that the Reagan Library will not blossom into a center for histori-

cal research until well-guarded papers begin to emerge sometime after the turn of the century.

"Being realistic, this isn't going to be a boon to historians until the late 1990s or beyond," said Roger Dingman, a history professor at USC who has done extensive research at presidential libraries.

Situated in the hills above Simi Valley, the Reagan Library will be the largest—153,000 square feet—and the most expensive—\$60 million—of the nation's 11 presidential libraries. All initial costs will be covered by private donations, including the \$2 million collected at Reagan's 80th birthday dinner last week.

As with most presidential libraries, Reagan plans to hand over control of his to the National Archives and Records Administration, which will manage both the library and museum.

Until the Watergate era, departing presidents claimed ownership of their White House records. The gentlemanly tradition allowed former presidents to protect their secrets and avoid embarrassment.

As a result, it took many years for some papers to fall into historians' hands. Abraham Lincoln's papers, for example, were not opened to public research until 1949, four score and four years after his death.

Please see ACCESS, A42

## Debate Is Raging on Housing Funds

■ **Redevelopment:** Some cities are using money meant to construct low- and moderate-income homes for other projects. Legislators accuse them of ducking their responsibilities.

By DAVE LESHNER  
TIMES STAFF WRITER

Three years into a massive redevelopment project, city officials in the affluent community of Poway in north San Diego County found themselves with nearly \$2 million generated by the project for low- and moderate-income housing.

But instead of using the money for homes, city officials decided in 1987 to spend some on new curbs, street lights and a sound wall "because these improvements could be shown to directly benefit low- and moderate-income households in the area."

Legal Aid attorney Catherine A. Rodman was incredulous. She filed suit last summer to challenge the construction, contending that the city stretched the law that governs the money's use "beyond anything it was ever meant to accomplish."

"Are my homeless clients supposed to thank the city for giving them a nice curb to sleep on?" she asked.

The two points of view are the heart of a debate in California over the use of hundreds of millions of dollars that have been generated by redevelopment to build low-

### REGIONAL REPORT

and moderate-income housing.

On one side, an impatient state Legislature contends that some cities are trying to duck their responsibility to build new homes for those who cannot afford California's inflated real estate. Through local redevelopment agencies, cities now control the state's largest source of money for low-cost housing.

On the other side are cities, some financially strapped, that fear low-income housing will attract transients, strain services and worsen crime. Even when they have the money to build housing, many cities are finding other ways to spend the money or are simply leaving it untouched in growing bank accounts.

"There is a reluctance and an outright arrogance on the part of some agencies—and we will not tolerate that," said Assemblyman Richard Polanco (D-Los Angeles), who sponsored a 1988 law that requires redevelopment agencies to spend their housing money within five years. "It's a serious problem and it's going to get more serious with the loss of jobs in two-income households that can no longer pay the mortgage."

While acknowledging that the state faces serious housing problems, Ken Farling, director of Downey's redevelopment agency, countered that local governments have many competing needs and some of the state's housing goals are unattainable. "The counties are going broke, the school districts are belly up and the cities are next on the list," he said.

Regional planners estimate that in Southern California alone as much as \$180 million made available for low-cost housing through redevelopment remains unspent. The planners at the Southern California Assn. of Governments say this money could be leveraged to produce about \$500-million worth of homes for the poor—more than 6,000 new houses and apartments.

This comes at a time when the planning agency has identified a shortage of about 1 million affordable homes in Southern California. That is expected to increase by another 250,000 homes over the next five years, said Joe Carreras, a SCAG senior planner.

The debate over housing funds revolves around a 1977 state law that requires redevelopment agencies to set aside 20% of

Please see HOUSING, A40

## San Diego School to Test 'Preventive Government'

■ **Education:** Gov. Pete Wilson believes that poor children and their families will benefit if social services are offered along with reading, 'riting and 'rithmetic.

By WILLIAM TROMBLEY  
TIMES STAFF WRITER

SAN DIEGO—A severely overcrowded elementary school in the low-income City Heights neighborhood here soon will become a testing ground for Gov. Pete Wilson's belief that both poor children and their families will benefit if a variety of social services are made available to them at school.

In March, after two years of planning, city, county and school officials expect to transform the Alexander Hamilton Elementary School into a new kind of combined school and social service agency. Along with traditional schooling for children, their families will be able to get most of what they need at the school: health care, job training, welfare payments, English-as-a-second-language classes, public



MARC YVES NEFFES / Los Angeles Times

Carrie Peery, principal of Hamilton Elementary School in San Diego, with pupils. In March, the school will become a testing ground for education and social services.

housing referrals and much more.

If the San Diego experiment is successful, the Wilson Administration would like to see similar programs started statewide. It has set aside \$20 million in its proposed 1991-92 budget for this purpose.

At Hamilton, 88% of the pupils are from racial minorities, about half of the 1,350 pupils have limited proficiency in English and almost one-third attend the kindergarten-through-fifth-grade school for fewer than 60 days before moving to a new

neighborhood and a new school.

Scores are low. Last year, California Assessment Program scores for Hamilton third-graders were well below the San Diego County average in reading, writing and math.

Advocates of the combined schools-social services concept say this approach will create a better learning climate for poor children and eventually scores will climb.

The San Diego approach, called "New Beginnings," is in line with the "preventive government" message Wilson has been preaching.

The new governor first talked about the school concept during his campaign against Democrat Dianne Feinstein. The proposal not only enabled him to blunt Feinstein's image as an education advocate, but helped Wilson strengthen ties to the state's education Establishment, often at odds with his predecessor, Republican George Deukmejian.

Although the governor's proposed 1991-92 budget trims overall education spending by \$2 billion, Wilson has set aside \$100 million for new child development and education programs, including the \$20 million to encourage other cities and school districts to follow San Diego's

Please see SCHOOL, A34

### TV INTERVIEW SHOWS

Guests scheduled for today's television interview shows:

#### NEWSMAKER SUNDAY

CHN, 7:30 a.m.

■ Author Daniel Yergin, Hisham Nazer, Saudi minister of petroleum

#### MEET THE PRESS

NBC, 8:30 a.m., Channel 4

■ Sen. George J. Mitchell (D-Me.), Sen. Bob Dole (R-Kan.)

#### THIS WEEK WITH

DAVID BRINKLEY

ABC, 10 a.m., Channel 7

■ King Hussein of Jordan, Sen. Richard Lugar (R-Ind.), Rep. Lee H. Hamilton (D-Ind.)

#### FACE THE NATION

CBS, 12:30 a.m., Channel 2

■ Secretary of State James A. Baker III

### CAPITOL JOURNAL

## Wilson Relishes Added Role in Party Politics

By GEORGE SKELTON  
TIMES SACRAMENTO BUREAU CHIEF

SACRAMENTO—Shortly after he was elected governor, Pete Wilson collared an assemblyman in a hotel room and implored him to run for the state Senate as the GOP's best hope for preserving a vacant Republican seat.

"I had decided I probably wouldn't run, but the governor's urging made the difference. If he hadn't encouraged me the way he did, I wouldn't have run," said Assemblyman Tim Leslie (R-Carmichael), now the front-runner in a March 19 special election.

About the same time Wilson was lobbying Leslie, he also recruited a loyal political supporter, Long Beach businessman Ron Cedillo, to run for the No. 2 post in the

state party, an automatic steppingstone to the chairmanship. Faced with unanticipated conservative opposition, the governor recently reversed directions and advised Cedillo to bow out of the contest in favor of a former chairman, Tirso del Junco, a Los Angeles physician.

But Wilson's forceful moves in both the legislative and party races illustrate a significant contrast between the new governor and his fellow Republican predecessor, George Deukmejian: an eagerness to play a strong role in politics. He means to do it at all levels, from local to national.

"This is a political office. You're going to see a different style," said Wilson's veteran chief of staff, Bob White. "A governor can't ignore the politics of the job, in a job that requires political skill."

Wilson has set up a political operation in

the governor's office and although it is not nearly as extensive as the President's elaborate political apparatus in the White House, he clearly has the Washington model in mind.

"Deukmejian was noted for his caution and playing defense," said one Wilson strategist who did not want to be identified. "We like to play offense. You can't score without the ball."

Heading up the governor's in-house political operation will be an unrelated namesake, Marty Wilson, 38, a trusted campaign aide who specializes in the nuts and bolts of politics. When Marty Wilson speaks of "infrastructure," he is not talking about bridges and aqueducts, but of computer lists of swing voters and small contributors. "We [the Wilson

Please see GOVERNOR, A38



Assemblyman Tim Leslie



# ACCESS: Reagan Library Will Tightly Control Documents' Availability

Continued from A3  
assassination. Others have yet to surface. The family of John Adams and John Quincy Adams still restricts some documents produced by those presidents.

All that changed during Nixon's efforts to suppress evidence of the Watergate cover-up. In 1974, Congress passed a law that seized Nixon's documents and tape recordings and barred their destruction.

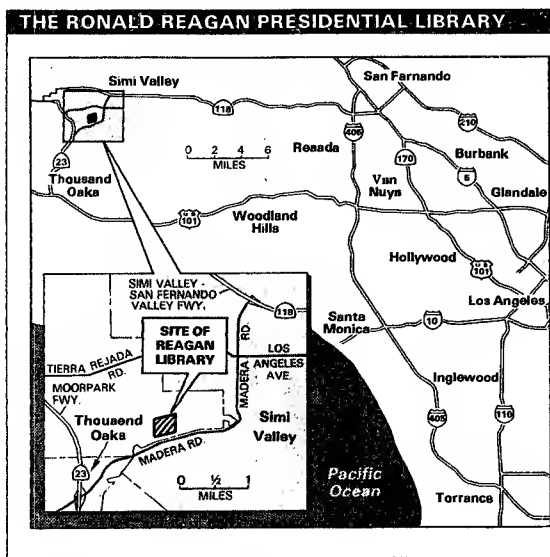
In 1978, Congress made this rule permanent with the Presidential Records Act, a law that made all presidential papers public property and placed them under the control of the National Archives. Since the statute did not apply to former President Jimmy Carter, who was then in office, Reagan was the first to come under the new guidelines.

Now, the National Archives staff is sifting through the bulk of the Reagan papers held in a West Los Angeles warehouse. Next month, 40 truckloads of records will be moved to the Reagan library and deposited in the basement.

Documents classified as secret will be placed in the walk-in National Security Vault. The most sensitive documents will be placed in one of the vault's six combination-lock safes, which are bolted to the concrete floor.

"We are 30 feet down in solid rock and concrete," said Charles H. Jellison, a Reagan aide, on a recent tour of the vault. "As documents become declassified, they will move out of the vault to the main stacks. Nothing is getting out of here unless it is supposed to."

Government offices, including the White House and State Department, classify many foreign policy and national defense documents as secret. Under an order Reagan signed in 1982, a classified document is withheld from the public until the agency that created it considers it no longer a threat to national security and declassifies it.



Although Reagan's order does not specify a date, classified documents are often kept secret for 30 years or more.

It is not clear what documents will be placed in the Reagan vault. National Archives employees will not comment on the question. But Reagan scholars say the vault will hold nearly everything classified as secret.

One main focus of attention will be documents related to the Iran-Contra affair, which involved the sale of U.S. weapons to Iran and the purchase of arms for Nicaraguan rebels, in violation of a congressional ban.

Thousands of Iran-Contra documents that were used in the nationally televised congressional hearings in 1987 and ongoing prosecution by independent counsel

Lawrence E. Walsh also will be scrutinized by the archivists.

Reagan scholars suspect that these documents will remain restricted for at least 12 years and possibly for 30 years or more.

One set of Iran-Contra documents of keen interest to journalists and scholars is the so-called "heads of state" file. Senate Intelligence Committee investigators say they believe the file contains Reagan's approval of a secret deal to reward Honduras for its continued support of the Contras and the president's communications with a variety of foreign leaders.

"There are always nuggets in presidential documents," said Scott Armstrong, an American University journalism professor and founder of the National Security Archive in Washington, D.C., a private

repository of declassified documents. Under the Presidential Records Act, the National Archives has until Jan. 20, 1994, five years after Reagan's departure from office, to review documents before opening any files to the public.

"We do not intend to open our research room in November," said John Fawcett, assistant archivist for presidential libraries. "Our preference would be to use the full five years."

Responding to requests from researchers would slow the review process down, he said. The longer his staff can process Reagan's papers undisturbed, the more will be available when the research doors first swing open, he said.

And, although Reagan's papers are public property, Fawcett said Reagan and an incumbent President can object to any or all disclosures proposed by the National Archives. But, once made available, the records would be accessible to anyone, scholar or not.

Meanwhile, many historians are growing frustrated by the expansion of restrictions on public documents.

But Garber, the Reagan spokesman, defended the process.

"President Reagan intends to make documents available as quickly and completely as possible," he said. "Undoubtedly, there are documents accumulated during President Reagan's Administration that remain under the restrictions of security classification."

As allowed by law, Reagan has restricted several categories of papers from disclosure for up to 12 years. The categories include information about appointments to federal offices, trade secrets or financial information, personnel files, national defense and foreign policy and any confidential advice.

Congress agreed to protect confidential advice out of concern that

it would have a chilling effect on future presidents' ability to solicit frank views from advisers.

While some historians fear the "confidential advice" provision could restrict nearly every document that involves a key presidential decision, others believe that keeping documents under wraps for many years may be the only

way to preserve them for history.

"As a historian, I am not interested in making everything available all at once because it would lead future presidents to run all their papers through the shredder," said Frank Freidel, professor emeritus at Harvard University, who once advised government officials on how to release records.

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### Los Angeles Times

Recycling for an abundant future.

## Obituary

### Rev. James Cleveland; 'King of Gospel'

By JOHN JOHNSON  
TIMES STAFF WRITER

The Rev. James Cleveland, the acclaimed "King of Gospel" whose voice was still recently by health problems, died Saturday of congestive heart failure, according to his manager, Annette Thomas. He was 59.

Cleveland's singing style and commitment to excellence inspired an array of secular singers. Cleveland was admitted to Brotman Medical Center in Culver City on Thursday suffering from respiratory problems, Thomas said.

"Even though this is a triumph home-going, I'm going to miss him terribly," said Thomas, who had been his manager for 25 years.

"I am saddened to learn of the death of the Rev. James Cleveland," said Los Angeles City Councilman Nate Holden. "He was a legend who touched millions of lives. His memory and his music will last forever."

Cleveland, who would later win three Grammys and earn 15 gold



The Rev. James Cleveland

records, grew up on the South Side of Chicago and befriended Jesse Jackson at a young age.

Last year, a show was held at the Dorothy Chandler Pavilion honoring Cleveland for 50 years in gospel music. Singer Joe Ligon recalled Cleveland's influence and the ef-

fort he made to bring recognition to gospel music.

As his fame grew, Cleveland sang for President Jimmy Carter and released with Aretha Franklin in 1972 what is considered a landmark gospel album, "Amazing Grace." He also founded and was pastor of Cornerstone Institutional Baptist Church in Los Angeles, where funeral services are tentatively scheduled Saturday.

Because of health problems, Cleveland had been unable to sing for nearly a year. To his surprise, his voice returned enough last Sunday that he was able to sing a little, Thomas said.

"He mentioned to the congregation, 'If I don't see you again and if I don't sing again, I'm a witness to the fact that the Lord answers prayer. He let my voice come back to me this morning.' It was prophetic," Thomas said.

Survivors include a daughter, La Shone Cleveland of Los Angeles, and three sisters, Marian McCoy, Rebecca Brooks and Vicki Cleveland, all of Los Angeles.

## DEATH NOTICES/FUNERAL ANNOUNCEMENTS

**ADLER, Pauline Silverman** Hillside Mortuary

**BALLING, George Raymond** born in Chicago on July 5, 1906; a resident of Santa Monica since 1978; passed away on January 29, 1991 at the age of 84. He spent forty-five years in the Chicago Public School system where he retired in 1970 as Superintendent of Education for the city. He is survived by his wife, Helen and two sisters, Edna Sullivan of Encinitas and Frances Nicks of Signal Mountain, Tennessee.

Memorial service will be held on Monday, February 12, at 11 a.m. at the Catholic Church, 725 California Ave., Santa Monica 90401. In lieu of flowers, the family requests donations be made to St. Monica's Catholic Church or to the charity of your choice.

**BELENKO, Ned** Groman Eden Mortuary  
**BERGER, Evelyn M.** Corfas-Peters Brothers, Redlands  
**BUSS, Martha A.** Forest Lawn Glendale

**CAMPBELL, John F.** born on March 2, 1909, died on February 4, 1991. Funeral services on Tuesday, February 12, 1991 at 10 a.m. at St. Charles Catholic Church, 10225 Moorpark St., Van Nuys, CA. In lieu of flowers, donations may be made to the John Wayne Cancer Foundation, 10000 Wilshire Blvd., Suite 1000, Beverly Hills, CA 90210.

**DE VIRGILIO, Angelo** beloved husband of Ann De Virgilio, father of Betty Lou Savin (William) and Angela Gregg (Randall); grandfather of the family requests donations be made to St. Monica's Catholic Church or to the charity of your choice.

**DENNIS, Clifford Ray Sr.** age 61. Passed away on January 29, 1991. Funeral services on Tuesday, February 12, 1991 at 10 a.m. at St. Charles Catholic Church, 10225 Moorpark St., Van Nuys, CA. In lieu of flowers, donations may be made to the John Wayne Cancer Foundation, 10000 Wilshire Blvd., Suite 1000, Beverly Hills, CA 90210.

**DOYLE, Lettie Jane H.** Forest Lawn Glendale  
**DUBIN, Edna** born on December 20, 1922; died on February 4, 1991. Survived by her wife, Francis; son, Oliver; daughter, Harbelle (Thompson) Simon; and granddaughters, Laura (Tova) (Gershon) Weisman and neices and nephews, Alex (Toby) Mendel, Doug Weisman, Laura Weisman, Joshua (Angela) Weisman and Devra (Robert) Eshman.

A practicing Architect in Los Angeles for thirty-five years, he will be remembered by his family, friends, colleagues and neighbors for his creativity, resourcefulness and integrity.

A celebration of his life will be held on Tuesday, February 12 at 10 a.m. at the Forest Lawn Glendale Chapel, 10000 Wilshire Blvd., Los Angeles. Following the service, the family will be at home for friends and relatives at the Forest Lawn Glendale Hotel, 10000 Wilshire Blvd., Los Angeles. In lieu of flowers, donations may be made to the Sierra Club Legal Defense Fund or to the Nature Conservancy or to the American Red Cross.

**EAGLE, John W.** passed away on February 7, 1991, at the age of 80. He is survived by his wife, Jane (Eagle) and two sons, John (Eagle) and Tom (Eagle), and four granddaughters. He was preceded in death by his wife of 61 years and his son, John.

A memorial service will be held at 3:30 p.m. on Wednesday, February 14, at the Santa Eulalia Church, 204 N. Camden Drive, Beverly Hills. In lieu of flowers, memorial donations may be sent to the Melrose Home for Boys, 252 W. Cypress St., Los Angeles, CA 90012. Forest Lawn Glendale

**FERNANDEZ, Gladys** Forest Lawn Glendale  
**FORBES, Ronald E.** Armstrong Family, directors

**FRIEDMAN, Max E.** beloved husband of Belle, loving father of Victoria Herman and Nadine Hogg; grandfather of Jeffrey, Jonathan, Jennifer Hogg and Steven Hogg; brother of Ernest Friedman.

In lieu of flowers, family requests donations to your favorite charity, or The Heart Association or The California Home for the Aged or The Valley Home for the Aged or The Santa Monica Valley.

Services on Tuesday at 10 a.m. at the Forest Lawn Glendale Chapel, 10000 Wilshire Blvd., Los Angeles. In lieu of flowers, donations may be made to the Sierra Club Legal Defense Fund or to the Nature Conservancy or to the American Red Cross.

**GOLD, Leon Sigmond** a loving producer of documentary films for 20 years, passed away February 1, 1991. Loving husband of Joan Gold, caring mother of John Gold, survived by his sons, nephews and many wonderful friends.

Services on Tuesday, February 12, at Hillside Memorial Park Chapel, Hillside Mortuary. In lieu of flowers, contributions may be made to the UCLA Anderson Graduate School of Management, Los Angeles, CA 90095.

**GOLDMAN, Joseph Patrick** Hillside Mortuary  
**GOLDSTEIN, Paula** Hillside Mortuary

**GRANADA, William N.** Hollywood  
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**SMITH, Barbara B.** age 73; died on February 3, 1991 at her home in Encino. Born on October 17, 1917 in Worcester, Massachusetts, she was a long-time resident of Sherman Oaks and Encino.

"Barb" is survived by her brother, Oscar Bradford of Bogota, Colombia; her three sons, Bradford M. Smith of Berkeley, CA, Robert T. Smith of Anaheim, CA, and William R. Smith of North Hollywood, CA; her three granddaughters, Jennifer, Jason and Michael Smith; and her many, many friends within and outside of Alcoholics Anonymous.

She will be interred with her mother, Viola DeWitt, in niche #2249 at the Columbian of the Dawn in Forest Lawn Glendale. At her request, there will be no services. For those who wish, the family requests donations be sent to the American Cancer Society.

**SNIDER, Paul R.** beloved father of Paul Snider, grandfather of Evan, Paige and Spencer Snider. Memorial services at 11 a.m. Monday at the Little Church of the Flowers, Forest Lawn Glendale.

**STEWART, Hugh "Bud" M.** Survived by wife, Katie; son, Mark; brothers, Charles and Harvey; mother, Elizabeth Stewart and two granddaughters. A retired Colonel with U.S. Marine Corps Reserve, graduate of Occidental College.

Services on Tuesday at the Old North Church, Forest Lawn Hollywood Hills with burial to follow. The Valley Funeral Home in charge of arrangements.

**STINE, Jr. Walter Leslie** J.T. Oswald Mortuary, Redlands  
**STINE, Walter Leslie** born on November 9, 1923; passed away on February 9, 1991. He is survived by his wife, Gladys; daughter, Audrey; niece, Alpha; nephew, Bill (Debi) and Alvin. He was preceded by Al and sister, Lavonne, and mother, Bertha. He was also survived by Donna and Evan Cleveland, who gave him a home since 1972 until his passing. He received many Ribbons and four Brown Star Wars World War II Veterans.

Services pending at Forest Lawn Hollywood Hills

**WINDOPEP, Don D.** beloved husband of Dorothy Windopep; father of Janet and Bruce Windopep; and sister, Bernice. Also survived by seven grandchildren, mother and two brothers.

Services at 1:30 p.m. Tuesday at the Forest Lawn Glendale Chapel, 10000 Wilshire Blvd., Los Angeles. In lieu of flowers, donations may be made to the Sierra Club Legal Defense Fund or to the Nature Conservancy or to the American Red Cross.

**WOLTER, Clara Augustine** Passed away three weeks short of her 100th birthday. Her grandfather was William H. King of Holland, a graduate of the U.S. Naval Academy, who taught piano at Montana State College and at the University of Montana before moving to Glendale in 1922, where she taught until 1946, when she was 85. She gave a concert at age 100, playing her own compositions as well as the music of Mozart, Beethoven and Chopin.

A patron of many music-based organizations, Clara was also a pianist and a composer. In her honor, may be sent to the Forest Lawn Glendale Chapel, 10000 Wilshire Blvd., Los Angeles 90024.

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A patron of many music-based organizations, Clara was also a pianist and a composer. In her honor, may be sent to the Forest Lawn Glendale Chapel, 10000 Wilshire Blvd., Los Angeles 90024.

**WOLTER, Clara Augustine** Passed away three weeks short of her 100th birthday. Her grandfather was William H. King of Holland, a graduate of the U.S. Naval Academy, who taught piano at Montana State College and at the University of Montana before moving to Glendale in 1922, where she taught until 1946, when she was 85. She gave a concert at age 100, playing her own compositions as well as the music of Mozart, Beethoven and Chopin.

## Free Seminar • Public Invited • Free Seminar

### The Great American Giveaway

During these times of crisis it is more important than ever to maintain a proper perspective -- especially when making life-and-death decisions. Many people today fail to protect their estate. In fact, they practically give much of it away -- and not to their heirs. This is wasteful, to be sure. Most of all, it's usually totally unnecessary.

• **Leaving A Will Is Not The Answer**  
With a will, your assets do not automatically pass directly to your heirs and loved ones. Probate may take from one to three years and cost many thousands of dollars in unnecessary legal fees and inheritance taxes. A Living Trust can prevent all this -- legally.

• **Discover the Living Trust**  
Thousands of people have attended our Free Seminars on Living Trusts. They have discovered how easily, expertly and inexpensively an estate can be planned -- and protected. We have proven that with expert advice and resources, even an issue as important as estate planning can be handled securely and professionally.

• **Take The Next Step**  
Attend a Free Living Trust Seminar near you. Adler, Rogoff & Stauffer has 8 convenient offices: Long Beach, Laguna Hills, Redondo Beach, Beverly Hills, Encino, Glendale, Oxnard and Santa Barbara.

- Granada Hills 7:30 pm, Tues., Feb. 12, The Odyssey, Rinaldi & Sepulveda @ 405 Fwy.
- Long Beach 7:30 pm, Tues., Feb. 12, Marriott Hotel, Lakewood @ Spring
- Van Nuys 7:30 pm, Wed., Feb. 13, Airtel Plaza, Sherman Way @ Valjean
- Torrance 7:30 pm, Wed., Feb. 13, Marriott Hotel, Del Amo Center
- Woodland Hills 10:00 am, Sat., Feb. 16, Marriott Hotel, Topanga @ Oxnard Blvd.
- Torrance 10:00 am, Sat. Feb. 16, Holiday Inn, Hawthorne @ Torrance Blvd.

No reservations required.



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